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## How can your bank help?

Assist you with requesting and reviewing your credit report for signs of identity theft. You are entitled to three free reports per year.

Complete an *Advance Order to Disclose Financial Records for Senior Customers*. This form authorizes your bank to contact individuals you specifically list or the Jefferson County Elder Abuse Office of suspicious account activity. Call the Elder Abuse Helpline at 920-674-3105 for forms.

### Your bank can also:

- Educate you on joint accounts.
- Review service contracts prior to signing.
- Review notices of prize winning or investment opportunities.
- Assist with finding appropriate legal advice.

## Are you a victim of financial crime or fraud and don't know where to turn? Do you know a victim and wonder what can be done to help them?

If so, call the Jefferson County Human Services Department at **920-674-3105** for information and assistance. Please ask an Adult Protective Services Social Worker. Calls are protected by confidentiality provisions.

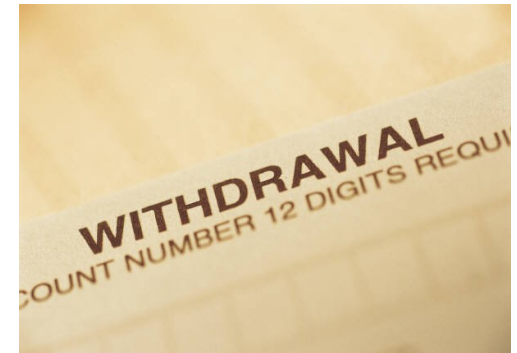
### Other resources:

- In an emergency call 911 or the local police.
- Your bank, attorney, or local senior center.
- If you are living in a long-term care facility, call the Ombudsman Program 1-800-642-6552.
- <http://www.dhs.wisconsin.gov/aging/elde rabuse/>
- WI Dept. of Justice  
Office of Consumer Protection  
800-998-0700 or 608-266-1852

## Elder Financial Abuse

*It's about more than just your money*

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## Learn How To Stop Financial Exploitation Before It Happens

*Information provided courtesy of the Jefferson County Elder Abuse I-Team Financial Abuse Subcommittee*

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## What is Elder Financial Abuse?

Elder financial abuse, also referred to as material abuse, is the misuse of an elder person's money or property without their consent or understanding. It includes deceiving an elder, diverting income, mismanaging funds, and taking money, property and possessions against an elder's will.

Financial abuse includes the illegal use of an elder person's checks, ATM or credit cards.

Other examples of financial abuse are as follows:

- Fraudulently changing the name on deeds, titles and other financial documents.
- Using undue influence to gain control of or access to money or property.
- Identity theft.

## Be on the Alert if . . .

- Anyone asks for personal information that may include your social security number, credit card numbers, bank account numbers, or PIN via telephone solicitation or email.
- Someone tries to sell you something--a product or a service--or asks you to buy into a deal that seems "too good to be true."
- Someone you don't know tries to befriend you and then asks to borrow money or other property from you.
- Someone offers to help you with something and then pressures you to pay them for that help.
- Someone tells you that you've won a large prize, but you need to send money in order to claim it.
- Someone wants their name added to your bank accounts.

## Protect Yourself

Pick someone that you trust to be your financial agent or power-of-attorney. Before signing, make sure you read documents completely and understand the scope of authority you are giving that person. Carefully consider gifting, financial reporting, and agent compensation issues.

Keep written records of **all** financial arrangements you make with others, including your family.

**Be careful about setting up joint accounts.** Both parties are equal owners and both have access to funds.

Discuss an agreement for life-long care with a trusted friend or advisor. Document the agreement and specify the compensation even if the agreement is with a family member.

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